

March 14, 2014
The Honorable Judge Steven Rhodes
C/O- Clerk of the Court
United States Bankruptcy Court,
Eastern District of Michigan
Southern Division
211 West Fort Street, Suite 1800
Detroit, MI 48226

FILED

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U.S. BANKRUPTCY COURT
E.D. MICHIGAN - DETROIT

Dear Judge Rhodes: Re: Case # 13-53846

I am contacting you regarding the proposed 34% cut to the pensions of the City of Detroit Retirees. I among many others are very, very concerned and opposed to this taking place. Like most Detroiters, I believe pension matters are an important part of all City of Detroit Workers, and especially the Retirees. I am opposed to a pension cut because I have worked hard and diligently for every penny that my original pension entitled to me.

I retired from the Detroit Water and Sewerage Department with thirty-three years of service. I have seen the city go through many trials and tribulations. The City was able to grow and prosper with the help of those who have now retired. I saw the Water Department in jeopardy of being taken over until Judge Feikens put a stop to it.

Retirement requires preparation, which I did. When I retired in 2009 and I went to the pension board, I was told there was only one opportunity to distribute my money. We went over my monthly bills and my other expenses and we came up with an amount that would be comfortable for me and my lifestyle. From the moment I retired, a number of things have happened to the retirees. We only get paid 60 % of our earned sick time (don't forget we are penalized if we called in sick so many times). I had to liquidate three months of vacation before I could retire, because the city was not going to pay me for any of it. I would have lost my earned vacation (which gives the appearance that you're penalized for coming to work). And most recently, the state began to tax our pensions and withhold \$2,100 a year. In addition, I am paying \$140 per month for health care.

However, beginning April 1, 2014, I will be paying **\$506** per month for healthcare (I am not at this point eligible for Medicare). I am not a sickly person, and therefore I am being penalized for being healthy. To reiterate what I said in the beginning, I had one opportunity to distribute my money and now I have to pay out more per month. I can't go back to the pension board and renegotiate my monthly income. Now, the city wants to take another 34% from my pension. Honestly how much more can the retirees take? It seems that the concerns and fears of the retirees are falling on deaf ears. I'm sure your going to retire one day, what if you were faced with this? What would you do?

I really love Detroit I was born and raised here, My parent both moved here when they were kids in the 30's, my father worked 39 years for Briggs and Chrysler, my mother worked 41 yrs for Army Arsenal and US Post Office. They taught me at a early age to get a good job, excel in it, get US Savings Bonds, and invest in you pension for retirement, and of course go to work everyday on time. I started at 19 and left just before turning 53. I worked 32 years with the city and 30 1/2 with Water Department, I worked 18yrs doing landscaping as a second source of income and 8 yrs part time at Northwest Airlines. I will receive a \$100.00 a month pension from them when and if I turn 65 yrs old. In summary, I feel I worked very hard while I was young and able, stayed committed, law abiding and loyal, to my city. And now my reward is being compromised, I really pray that you make the right decision. Do on to others as you would want others to do on to you. Be Fair. May God Be With You,

Sincerely,

A handwritten signature in cursive script that reads "Paul C. Wells".

Paul C. Wells

2009 Water & Sewerage Department Retiree

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